



Order Filed on December 11,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

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Counsel for Debtor

In Re:  
Divya R. Patel

Debtor.

Chapter 11

Case NO. 17-25230

Hon. John K. Sherwood

**ORDER AUTHORIZING THE DEBTOR TO ENTER INTO A LOAN  
MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two (2) through three (3), is hereby

**ORDERED.**

**DATED: December 11,  
2018**

A handwritten signature in black ink, appearing to read "JK Sherwood".

Honorable John K. Sherwood  
United States Bankruptcy Court

Debtors: Divya R. Patel;  
Case No.: 17-25230 (JKS)

Caption of Order: **Order Authorizing Debtor to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the Motion of the Debtor Divya R. Patel (the “Debtor”), by and through their counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtor to enter into the Loan Modification Agreement with the Secured Creditor, Bayview Loan Servicing, LLC (“Bayview”), concerning the mortgage loan encumbering the Debtors’ property located at 270 East Clinton Avenue. Tenafly, NJ 07670 (the “Motion”); and the Court having considered the certification of counsel filed in support of the Motion (the “Certification”) with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

**IT IS ORDERED** that Bayview, and the Debtors are hereby authorized to enter into a loan modification; and it is further,

**ORDERED** that Bayview, solely in its capacity as servicer, shall deliver to the Debtor a fully executed copy of the Loan Modification Agreement pursuant to the proposed terms set forth in the exhibit attached to the Certification (the “Exhibit”) within thirty (30) days of the date upon which this Order is entered; and it is further,

**ORDERED** that should Bayview solely in its capacity as servicer, fail to provide the Debtor with a fully executed copy of the Loan Modification Agreement within thirty (30) days of the entry of this Order, this Order shall take effect as the Loan Modification Agreement between the parties, and shall continue to the maturity of the note and mortgage as extended pursuant to the terms set forth in the Exhibit attached to the Certification; and it is further,

Debtors: Divya R. Pate;  
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**ORDERED**, that the Debtors shall file an amended Plan and Schedule J within 14 days of the entry of this order